

Information to identify the case:

Debtor 1	<u>Bryant Arias</u>	Social Security number or ITIN	xxx-xx-1436
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-11421-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bryant Arias

4/26/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Bryant Arias
 Debtor

Case No. 19-11421-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db +Bryant Arias, 63 Coryell Street, Suite C, Lambertville, NJ 08530-1715
 cr +Toyota Lease Trust, 216 Haddon Avenue, Ste. 406, Westmont, nj 08108-2812
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, POB 130000, Raleigh, NC 27605-1000
 517983936 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Leasing, 5005 N. River Blvd. NE,
 Cedar Rapids, IA 52411-6634)
 517983935 Toyota Motor Credit, PO Box C22202, Owings Mills, MD 21117
 517983937 Wells Fargo Dealer Services, PO Box 15025, Wilmington, DE 19886-5025
 517983933 +paypal credit, PO Box 5138, Timonium, MD 21094-5138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 27 2019 00:47:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 27 2019 00:47:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518011280 EDI: BECKLEE.COM Apr 27 2019 04:13:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517983926 EDI: BANKAMER.COM Apr 27 2019 04:13:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 517983930 E-mail/Text: bankruptcy@cunj.org Apr 27 2019 00:47:24 Credit Union of New Jersey,
 1301 Parkway Ave, Ewing, NJ 08628-3010
 517983927 +EDI: CAPITALONE.COM Apr 27 2019 04:13:00 CapitalOne, 15000 Capital One Drive,
 Richmond, VA 23238-1119
 517983928 EDI: CHASE.COM Apr 27 2019 04:18:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 517983929 +EDI: WFNNB.COM Apr 27 2019 04:13:00 Comenity, Attn: Bankruptcy Dept.,
 Post Office Box 182125, Columbus, OH 43218-2125
 517983931 +EDI: TSYS2.COM Apr 27 2019 04:13:00 Macys, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 517983932 EDI: AGFINANCE.COM Apr 27 2019 04:13:00 One Main Financial,
 Bankruptcy Department Personnel, PO box 140489, Irving, TX 75014-0489
 517983934 EDI: RMSC.COM Apr 27 2019 04:13:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 PO Box 965061, Orlando, FL 32896-5061
 517986496 +EDI: RMSC.COM Apr 27 2019 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Brian W. Hofmeister on behalf of Debtor Bryant Arias bwh@hofmeisterfirm.com
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
 bkgroupp@kmlawgroup.com
 John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcDonnell@mchfirm.com,
 NJ95@ecfcbis.com,bcrowley@mchfirm.com
 John Michael McDonnell jmcDonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

Date Rcvd: Apr 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6